

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Cory T. Vogel
Melissa A. Vogel
Debtors

Case No. 18-03969-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 18, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Cory T. Vogel, Melissa A. Vogel, 112 Beech Avenue, Fredericksburg, PA 17026-9730
5110552	+ Chase Card Services, 1 Chase Manhattan Plaza, New York, NY 10005-1402
5110558	+ Faloni & Associates, 165 Possaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
5110547	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
5110565	+ Renewal Financial Corp. II, PO Box 809388, Chicago, IL 60680-9388

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: Q3GTBI	Nov 18 2024 23:38:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
5110548	EDI: PHINAMERI.COM	Nov 18 2024 23:38:00	Americredit Financial Services, PO Box 182673, Arlington, TX 76096
5132822	+ Email/Text: bankruptcy@acacceptance.com	Nov 18 2024 18:44:00	American Credit Acceptance, 961 E. Main Street, Spartanburg SC 29302-2149
5127161	EDI: Q3GTBI	Nov 18 2024 23:38:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
5128157	Email/PDF: resurgentbknofications@resurgent.com	Nov 18 2024 18:42:17	CACH, LLC its successors and assigns as assignee, of Springleaf Financial Services, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5110549	+ EDI: CAPITALONE.COM	Nov 18 2024 23:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5121820	EDI: CAPITALONE.COM	Nov 18 2024 23:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5117582	Email/PDF: bncnotices@becket-lee.com	Nov 18 2024 18:53:26	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5110550	+ EDI: CAPITALONE.COM	Nov 18 2024 23:38:00	Capital One/Justice, PO Box 30258, Salt Lake City, UT 84130-0258
5110551	+ Email/Text: bankruptcy@cavps.com	Nov 18 2024 18:44:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
5111306	Email/Text: bankruptcy@cavps.com	Nov 18 2024 18:44:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
5110553	+ EDI: CITICORP	Nov 18 2024 23:38:00	Citicards CBNA, PO Box 790040, Saint Louis, MO 63179-0040
5110554	+ EDI: WFNNB.COM	Nov 18 2024 23:38:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy, PO

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			Box 182125, Columbus, OH 43218-2125
5110555	+ EDI: WFNNB.COM	Nov 18 2024 23:38:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
5110556	+ Email/Text: ebnotifications@creditacceptance.com	Nov 18 2024 18:43:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
5110557	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 18:42:17	Credit One Bank, c/o LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497
5110559	Email/Text: ConsumerAdvocacy@ghllc.com	Nov 18 2024 18:44:00	Global Client Solutions, LLC, 4343 South 118th East Avenue, Suite 220, Tulsa, OK 74146
5110546	EDI: IRS.COM	Nov 18 2024 23:38:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5110560	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 18 2024 18:43:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
5272124	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 18:42:17	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5272123	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 18:42:49	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5117464	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 18:42:17	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5204324	Email/Text: Bankruptcies@nragroup.com	Nov 18 2024 18:44:00	Lebanon Imaging Assoc., P.C., c/o National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
5110561	+ Email/Text: bankruptcy@ldf-holdings.com	Nov 18 2024 18:44:00	Niswi, LLC d/b/a Amplify Funding, PO Box 542, Lac Du Flambeau, WI 54538-0542
5110562	+ EDI: G2RSPSECU	Nov 18 2024 23:38:00	P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5110562	+ Email/Text: bankruptcynotices@psecu.com	Nov 18 2024 18:44:00	P S E C U, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5110563	+ Email/Text: blegal@phfa.org	Nov 18 2024 18:44:00	PA Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029
5136920	+ Email/PDF: ebnotices@pnmac.com	Nov 18 2024 18:53:44	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2410, MOORPARK CA 93020-2410
5131961	EDI: PRA.COM	Nov 18 2024 23:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5110779	+ EDI: PRA.COM	Nov 18 2024 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5131952	+ EDI: G2RSPSECU	Nov 18 2024 23:38:00	PSECU, PO BOX 67013, HARRIBSURG, PA 17106-7013
5131952	+ Email/Text: bankruptcynotices@psecu.com	Nov 18 2024 18:44:00	PSECU, PO BOX 67013, HARRIBSURG, PA 17106-7013
5110564	Email/PDF: ebnotices@pnmac.com	Nov 18 2024 18:42:52	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
5137000	+ Email/Text: bncmail@w-legal.com	Nov 18 2024 18:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5110566	Email/PDF: resurgentbknotifications@resurgent.com	Nov 18 2024 18:42:52	Springleaf Financial Services, c/o Square One Financial/CACH, LLC, 55 Beattie Place Ste 110, Greenville, SC 29601-5115
5263577	^ MEBN	Nov 18 2024 18:39:07	Synchrony Bank, c/o PRA Receivables

		Management, LLC, PO Box 41021, Norfolk VA 23541-1021	
5110567	+ EDI: SYNC	Nov 18 2024 23:38:00	Synchrony Bank, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5110568	+ EDI: SYNC	Nov 18 2024 23:38:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5110570	Email/Text: pitbk@weltman.com	Nov 18 2024 18:44:00	Weltman Weinberg & Reis, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842
TOTAL: 39			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5110569		The Bureaus, Address removed per entry 26
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2024 at the address(es) listed below:	
Name	Email Address
Denise E. Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Cory T. Vogel gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Melissa A. Vogel gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Robert Joseph Davidow	on behalf of Creditor PENNYMAC LOAN SERVICES LLC r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC tomysong0@gmail.com

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Cory T. Vogel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1049

EIN --

Debtor 2

Melissa A. Vogel

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6590

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03969-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cory T. Vogel

Melissa A. Vogel
fka Melissa A. Sweeney**By the
court:**11/18/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.